



Frequently Asked Questions

1. Why did the Department of Workforce Services send me a Employment and Training Prepaid MasterCard?

The Employment and Training Prepaid MasterCard was sent to you in anticipation of your approval for training or supportive service funding. If the Department of Workforce Services approves your training or supportive service funding, funds will be put on your MasterCard prepaid card. Keep your card in a safe location.

2. Is the Employment and Training Prepaid MasterCard a credit card?

No. The Employment and Training Prepaid MasterCard is a prepaid card that carries a balance of money as negotiated with your Employment Counselor. Each time the card is used, the purchase amount is deducted from the available balance.

3. Where can the Employment and Training Prepaid MasterCard be used?

The Employment and Training Prepaid MasterCard can be used to make approved purchases everywhere MasterCard debit cards are accepted. Approved purchases are negotiated with your Employment Counselor.

4. Who can use the card?

Only the person to whom the card is issued may make purchases or withdrawals.

5. What happens if I need to return an item I purchased with my card?

Each merchant location has its own return policies and will handle the returns in the same manner as any other MasterCard transaction. They may credit your Employment and Training Prepaid MasterCard, provide a cash refund, or a store credit. If a merchant provides a refund that is not credited to the card, inform your Employment Counselor to avoid overpayments.

6. What if the purchase is denied?

The card's available balance is probably less than the purchase amount. You may inform the merchant of the remaining balance on the card and use another form of payment to pay the difference (subject to the policy of the merchant). Also, please be aware that use of the Employment and Training Prepaid MasterCard at some merchants (for example, restaurants, and mail-order companies) requires the card have an available balance greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.

7. Can the card be used to pay at a gas station pump?

No, the Employment and Training Prepaid MasterCard cannot be used at an automated fuel dispenser. The card must be taken inside and used at the gas station counter.

8. Does the Employment and Training Prepaid MasterCard have an expiration date?

Yes. It expires 36 months from the issue date, as indicated on the front of the card.

9. Can I add funds to my Employment and Training Prepaid MasterCard?

No, you cannot add funds to the card. If you need additional funds please contact your Employment Counselor.

10. How do I notify you I have a new address?

You must call your Employment Counselor to report a change of address.

11. When will my funds be added into my Employment and Training Prepaid MasterCard account?

Once your Employment Counselor has negotiated and approved funding, your funds should be deposited to your card account within 48 hours.

12. What types of fees will I be charged when using my Employment and Training Prepaid MasterCard®?

- All fees will be deducted from the card's available balance. If there are insufficient funds transactions will not be allowed.
- One ATM transaction is allowed per month at any ATM that displays the MasterCard acceptance mark. You will be charged \$1.00 for each additional ATM transaction.
- You will not be charged a fee for withdrawals made through a teller at any MasterCard member bank.
- You will be charged a fee of \$.40 if you choose to check your card balance at an ATM.
- You will be charged a fee of \$.40 each time you are denied funds at an ATM.
- If you lose or damage your Employment and Training Prepaid MasterCard you will be charged a replacement card fee of \$2.50 per card. (If you request an expedited card replacement that uses FedEx Overnight shipping, your replacement card fee is \$10.00)
- If your card is lost or stolen and you do not report it immediately, you will be responsible for any unauthorized merchant charges.

13. What happens if there are still funds on my Employment and Training Prepaid MasterCard when it expires?

If your case is still open, a new card will be sent to you and you will need to reactivate it. The balance will transfer to the new card.

14. What happens if my Employment and Training Prepaid MasterCard is damaged, lost or stolen?

Your Employment and Training Prepaid MasterCard provides 24-hour toll-free support. Immediately report any problems or a lost or stolen card by calling 1-866-426-9456. A replacement card will be issued and any available balance will be transferred to the new card, less a \$2.50 replacement card fee that will be deducted from the card's available balance (If you request an expedited card replacement that uses FedEx Overnight shipping, your replacement card fee is \$10.00). As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges.

15. Can the card ever have a negative balance?

No. Any authorization request that is greater than the card's available balance will be declined.

16. Will I receive a monthly statement of transactions on my card account?

Unless you request a paper statement by calling Customer Support at 1-866-426-9456, you will only be able to access your card account electronically. You may view information about transactions at <http://jobs.utah.gov/horizon>.

17. How do I get cash from an ATM?

You may choose either the "cash from checking" option or the "cash from savings" option. Either will check your available balance and dispense funds as available.

18. What do I do if I forget my PIN?

Call Employment and Training MasterCard Customer Support at 1-866-426-9456 to reset your PIN.

19. How do I use my Employment and Training MasterCard if the merchant does not accept MasterCard?

- If the merchant is a training provider and does not accept credit cards, you and the training provider must call the Telephone Payment system at 1-877-526-9681 to initiate the payment.
- If the merchant is not a training provider and does accept the Prepaid MasterCard you must negotiate payment availability with your Employment Counselor.
- If the merchant accepts credit cards but does not accept MasterCard you cannot use the Employment and Training Prepaid MasterCard to make the purchase. You must negotiate payment availability with your Employment Counselor.

20. What do I do with my card when my case closes?

Any funds on the card will be withdrawn. You should destroy your card.

Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.

The Employment and Training Prepaid MasterCard is issued by MetaBank pursuant to license by MasterCard International Incorporated.